



White Horse
SURVEYORS

Home Report



8 SPEY ROAD,
BEARSDEN,
GLASGOW,
G61 1LA

Date of Valuation: 10/NOV/2020
Our Reference: EU164542

Single Survey

survey report on:

Property address	8 SPEY ROAD BEARSDEN GLASGOW G61 1LA
Customer	Mr & Mrs Hazell
Customer address	
Prepared by	White Horse Surveyors Limited
Date of inspection	10th November 2020

PART 1 - GENERAL

1.1 THE SURVEYORS

The Seller has engaged the Surveyors to provide the Single Survey Report and a generic Mortgage Valuation Report for Lending Purposes. The Seller has also engaged the Surveyors to provide an Energy Report in the format prescribed by the accredited Energy Company.

The Surveyors are authorised to provide a transcript or retype of the generic Mortgage Valuation Report on to Lender specific pro-forma. Transcript reports are commonly requested by Brokers and Lenders. The transcript report will be in the format required by the Lender but will contain the same information, inspection date and valuation figure as the generic Mortgage Valuation Report and the Single Survey. The Surveyors will decline any transcript request which requires the provision of information additional to the information in the Report and the generic Mortgage Valuation Report until the Seller has conditionally accepted an offer to purchase made in writing.

Once the Seller has conditionally accepted an offer to purchase made in writing, the Purchaser's lender or conveyancer may request that the Surveyors provide general comment on standard appropriate supplementary documentation. In the event of a significant amount of documentation being provided to the Surveyors, an additional fee may be incurred by the Purchaser. Any additional fee will be agreed in writing.

If information is provided to the Surveyors during the conveyancing process which materially affects the valuation stated in the Report and generic Mortgage Valuation Report, the Surveyors reserve the right to reconsider the valuation. Where the Surveyors require to amend the valuation in consequence of such information, they will issue an amended Report and generic Mortgage Valuation Report to the Seller. It is the responsibility of the Seller to ensure that the amended Report and generic Mortgage Valuation Report are transmitted to every prospective Purchaser.

The individual Surveyor will be a member of the Royal Institution of Chartered Surveyors who is competent to survey, value and report upon Residential Property¹.

If the Surveyors have had a previous business relationship within the past two years with the Seller or Sellers Agent or relative to the property, they will be obliged to indicate this by ticking the adjacent box.

The Surveyors have a written complaints handling procedure. This is available from the offices of the Surveyors at the address stated.

1.2 THE REPORT

The Surveyors will not provide an amended Report on the Property, except to correct factual inaccuracies.

The Report will identify the nature and source of information relied upon in its preparation.

The Surveyor shall provide a Market Value of the Property, unless the condition of the Property is such that it would be inappropriate to do so. A final decision on whether a loan will be granted rests with the Lender who may impose retentions in line with their lending criteria. The date of condition and value of the property will be the date of inspection.

To date, Purchasers have normally obtained their own report from their chosen Surveyor. By contrast, a Single Survey is instructed by the Seller and made available to all potential Purchasers in the expectation that the successful Purchaser will have relied upon it. The Royal Institution of Chartered Surveyors rules require disclosure of any potential conflict of interest when acting for the Seller and the Purchaser in the same transaction. The Single Survey may give rise to a conflict of interest and if this is of concern to any party they are advised to seek their own independent advice.

¹ Which shall be in accordance with the current RICS Valuation Standards (The Red Book) and RICS Rules of Conduct.

Terms and Conditions

The Report and any expressions or assessments in it are not intended as advice to the Seller or Purchaser or any other person in relation to an asking price or any other sales or marketing decisions. The Report is based solely on the Property and is not to be relied upon in any manner whatsoever when considering the valuation or condition of any other property.

If certain minor matters are mentioned in the Report it should not be assumed that the Property is free of other minor defects.

Neither the whole nor any part of the Report may be published in any way, reproduced or distributed by any party other than the Seller, prospective purchasers and the Purchaser and their respective professional advisers without the prior written consent of the Surveyors.

1.3 LIABILITY

The Report is prepared with the skill and care reasonably to be expected of a competent residential surveyor who is a member of the Royal Institution of Chartered Surveyors.

The Report is addressed to the Seller and was prepared in the expectation that it (or a complete copy) along with these Terms and Conditions (or a complete copy) would (or, as the case might be, would have been) be disclosed and delivered to:-

- the Seller;
- any person(s) noting an interest in purchasing the Property from the Seller;
- any person(s) who make(s) (or on whose behalf is made) an offer to purchase the Property, whether or not that offer is accepted by the Seller;
- the Purchaser; and
- the professional advisers of any of these.

The Surveyors acknowledge that their duty of skill and care in relation to the Report is owed to the Seller and to the Purchaser. The Surveyors accept no responsibility or liability whatsoever in relation to the Report to persons other than the Seller and the Purchaser. The Seller and Purchaser should be aware that if a Lender seeks to rely on this Report they do so at their own risk. In particular, the Surveyors accept no responsibility or liability whatsoever to any Lender in relation to the Report. Any such Lender relies upon the Report entirely at their own risk.

1.4 GENERIC MORTGAGE VALUATION REPORT

The Surveyors undertake to the Seller that they will prepare a generic Mortgage Valuation Report, which will be issued along with the Single Survey. It is the responsibility of the Seller to ensure that the generic Mortgage Valuation Report is provided to every potential Purchaser.

1.5 TRANSCRIPT MORTGAGE VALUATION FOR LENDING PURPOSES

The Surveyors undertake that on being asked to do so by a prospective purchaser, or his/her professional advisor or Lender, they will prepare a Transcript Mortgage Valuation Report for Lending Purposes on terms and conditions to be agreed between the Surveyors and Lender and solely for the use of the Lender and upon which the Lender may rely. The decision as to whether finance will be provided is entirely a matter for the Lender. The Transcript Mortgage Valuation Report² will be from information contained in the Report and the generic Mortgage Valuation Report.

² Which shall be in accordance with the current RICS Valuation Standards (The Red Book) and RICS Rules of Conduct

1.6 INTELLECTUAL PROPERTY

All intellectual property rights whatsoever (including copyright) in and to the Report, excluding the headings and rubrics, are the exclusive property of the Surveyors and shall remain their exclusive property unless they assign the same to any other party in writing.

1.7 PAYMENT

The Surveyors are entitled to refrain from delivering the Report to anyone until the fee and other charges for it notified to the Seller have been paid. Additional fees will be charged for subsequent inspections and Reports.

1.8 CANCELLATION

The Seller will be entitled to cancel the inspection by notifying the Surveyor's office at any time before the day of the inspection.

The Surveyor will be entitled not to proceed with the inspection (and will so report promptly to the Seller) if after arriving at the property, the Surveyor concludes that it is of a type of construction of which the surveyor has insufficient specialist knowledge to be able to provide the inspection satisfactorily. The Surveyor will also be entitled not to proceed if after arriving at the property, the surveyor concludes that the property is exempt under Part 3 of The Housing (Scotland) Act 2006 as detailed in the (Prescribed Documents) Regulations 2008. If there is a potential threat to their health or personal safety, the inspection may be postponed or cancelled, at the Surveyor's discretion.

In the case of cancellation or the inspection not proceeding, the Surveyor will refund any fees paid by the Seller for the inspection and Report, except for expenses reasonably incurred and any fee due in light of the final paragraph of this section.

In the case of cancellation by the Seller, for whatever reason, after the inspection has taken place but before a written report is issued, the Surveyor will be entitled to raise an Invoice equivalent to 80% of the agreed fee.

1.9 PRECEDENCE

If there is any incompatibility between these Terms and Conditions and the Report, these Terms and Conditions take precedence.

1.10 DEFINITIONS

- the "Lender" is the party who has provided or intends or proposes to provide financial assistance to the Purchaser towards the purchase of the Property and in whose favour a standard security will be granted over the Property;
- the "Transcript Mortgage Valuation Report for Lending Purposes" means a separate report, prepared by the Surveyor, prepared from information in the Report and the generic Mortgage Valuation Report, but in a style and format required by the Lender. The Transcript Mortgage Valuation Report for Lending Purposes will be prepared with the skill and care reasonably to be expected from a surveyor who is a member of the Royal Institution of Chartered Surveyors and who is competent to survey, value and report on the Property;
- the "Generic Mortgage Valuation Report" means a separate report, prepared by the Surveyor from information in the Report but in the Surveyor's own format;

- the "Market Value" is the estimated amount for which a property should exchange on the date of valuation between a willing buyer and a willing seller in an arm's-length transaction after proper marketing wherein the parties had each acted knowledgeably, prudently and without compulsion;
- the "Property" is the property which forms the subject of the Report;
- the "Purchaser" is the person (or persons) who enters into a contract to buy the Property from the Seller;
- a "prospective Purchaser" is anyone considering buying the Property;
- the "Report" is the report, of the kind described in Part 2 of these Terms and Conditions and in the form set out in part 1 of Schedule 1 of the Housing (Scotland) Act 2006 (Prescribed Documents) Regulations 2008;
- the "Seller" is/are the proprietor(s) of the Property;
- the "Surveyor" is the author of the Report on the Property; and
- the "Surveyors" are the firm or company of which the Surveyor is an employee, director, member or partner (unless the Surveyor is not an employee, director, member or partner, when the "Surveyors" means the Surveyor) whose details are set out at the head of the Report.
- the "Energy Report" is the advice given by the accredited Energy Company, based on information collected by the Surveyor during the Inspection, and also includes an Energy Performance Certificate, in a Government approved format.

PART 2 - DESCRIPTION OF THE REPORT

2.1 THE SERVICE

The Single Survey is a Report by an independent Surveyor, prepared in an objective way regarding the condition and value of the Property on the day of the inspection, and who is a member of the Royal Institution of Chartered Surveyors. It includes an Energy Report as required by Statute and this is in the format of the accredited Energy Company. In addition, the Surveyor has agreed to supply a generic Mortgage Valuation Report.

2.2 THE INSPECTION

The Inspection is a general surface examination of those parts of the Property which are accessible: in other words, visible and readily available for examination from ground and floor levels, without risk of causing damage to the Property or injury to the Surveyor.

All references to visual inspection refer to an inspection from within the property at floor level and from ground level within the site and adjoining public areas, without the need to move any obstructions. Any references to left or right are taken facing the front of the property.

The Inspection is carried out with the Seller's permission, without causing damage to the building or contents. Furniture, stored items and insulation are not moved.

Unless identified in the report the Surveyor will assume that no harmful or hazardous materials have been used in the construction. The presence or possible consequences of any site contamination will not be researched.

The Surveyor will not carry out an asbestos inspection, and will not be acting as an asbestos inspector in completing a Single Survey of properties that may fall within the Control of Asbestos in the Workplace Regulations. In the case of flats it will be assumed that there is a duty holder, as defined in the Regulations and that a Register of Asbestos and effective Management Plan is in place, which does not require any expenditure, or pose a significant risk to health. No enquiry of the duty holder will be made.

2.3 THE REPORT

The Report will be prepared by the Surveyor who carried out the property inspection and will describe various aspects of the property as defined by the headings of the Single Survey report with the comments being general and unbiased. The report on the location, style and condition of the property, will be concise and will be restricted to matters that could have a material effect upon value and will omit items that, in the Surveyor's opinion, are not significant. If certain minor matters are mentioned, it should not be interpreted that the property is free of any other minor defects.

Throughout the report, the following repair categories will be used to give an overall opinion of the state of repair and condition of the property.

1. Category 3: Urgent repairs or replacement are needed now. Failure to deal with them may cause problems to other parts of the property or cause a safety hazard. Estimates for repairs or replacement are needed now.
2. Category 2: Repairs or replacement requiring future attention, but estimates are still advised.
3. Category 1: No immediate action or repair is needed.

WARNING:

If left unattended, even for a relatively short period, Category 2 repairs can rapidly develop into more serious Category 3 repairs. The existence of Category 2 or Category 3 repairs may have an adverse effect on marketability, value and the sale price ultimately achieved for the property. This is particularly true during slow market conditions when the effect can be considerable.

Parts of the property, which cannot be seen or accessed, will not be reported upon and this will be stated. If the Surveyor suspects that a defect may exist within an unexposed area and which could have a material effect upon the value, he may recommend further investigation by specialist contractors.

2.4 SERVICES

Surveyors are not equipped or qualified to test the services and therefore no comment can be interpreted as implying that the design, installation and function of the services are in accordance/compliance with regulations, safety and efficiency expectations. However, comment is made where there is cause to suspect significant defects or shortcomings with the installations. No tests are made of any services or appliances.

2.5 ACCESSIBILITY

A section is included to help identify the basic information interested parties need to know to decide whether to view a property.

2.6 ENERGY REPORT

A section is included that makes provision for an Energy Report, relative to the property. The Surveyor will collect physical data from the property and provide such data in a format required by an accredited Energy Company. The Surveyor cannot of course accept liability for any advice given by the Energy Company.

2.7 VALUATION AND CONVEYANCER ISSUES

The last section of the Report contains matters considered relevant to the Conveyancer (Solicitor). It also contains the Surveyor's opinion both of the market value of the property and of the re-instatement cost, as defined below.

"Market Value" is the estimated amount for which a property should exchange on the date of valuation between a willing buyer and a willing seller in an arm's-length transaction after proper marketing wherein the parties had each acted knowledgeably, prudently and without compulsion. In arriving at the opinion of the Market Value, the Surveyor also makes various standard assumptions covering, for example, vacant possession; tenure and other legal considerations; contamination and hazardous materials; the condition of un-inspected parts; the right to use mains services; and the exclusion of curtains, carpets etc. from the valuation. In the case of flats, the following further assumptions are made that:

- There are rights of access and exit over all communal roadways, corridors, stairways etc. and to use communal grounds, parking areas, and other facilities;
- There are no particularly troublesome or unusual legal restrictions;
- There is no current dispute between the occupiers of the flats or any outstanding claims or losses; and the costs of repairs to the building are shared among the co-proprietors on an equitable basis.

Any additional assumption, or any found not to apply, is reported.

"Re-instatement cost" is an estimate for insurance purposes of the current cost of rebuilding the Property in its present form unless otherwise stated. This includes the cost of rebuilding the garage and permanent outbuildings, site clearance and professional fees, but excludes VAT (except on the fees).

Sellers or prospective Purchasers may consider it prudent to instruct a reinspection and revaluation after a period of 12 weeks (or sooner if appropriate) to reflect changing circumstances in the market and/or in the physical condition of the Property.

1. Information and scope of inspection

This section tells you about the type, accommodation, neighbourhood, age and construction of the property. It also tells you about the extent of the inspection and highlights anything that the surveyor could not inspect.

All references to visual inspection refer to an inspection from within the property without moving any obstructions and externally from ground level within the site and adjoining public areas. Any references to left or right in a description of the exterior of the property refer to the view of someone standing facing that part of the property from the outside.

The inspection is carried out without causing damage to the building or its contents and without endangering the occupiers or the surveyor. Heavy furniture, stored items and insulation are not moved. Unless identified in the report the surveyor will assume that no harmful or hazardous materials or techniques have been used in the construction. The presence or possible consequences of any site contamination will not be researched.

Services such as TV/cable connection, internet connection, swimming pools and other leisure facilities etc. will not be inspected or reported on.

Description	The subjects comprise of a mid-terraced house set over two floors.
Accommodation	The accommodation comprises: Ground Floor: Entrance hallway, living room and kitchen. First Floor: Upper landing, two bedrooms and bathroom (with WC).
Gross internal floor area (m²)	59 square metres or thereby.
Neighbourhood and location	The subjects are located within an established district of Glasgow, where surrounding properties are generally of similar design, use and character. All local amenities and facilities can be found within the wider geographical area and are considered to be within a relatively reasonable commuting distance.
Age	Built circa 1965, 55 years approximately (estimated for Home Report purposes).
Weather	There were intermittent showers at the time of our inspection.
Chimney stacks	Visually inspected with the aid of binoculars where appropriate. The chimney stack is of a mutual/shared nature. The chimney stack was viewed from our ground level external vantage point only and is of assumed brick construction, rendered externally. The provision is not currently utilised within the subjects.

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Roofing including roof space	<p>Sloping roofs were visually inspected with the aid of binoculars where appropriate.</p> <p>Roof spaces were visually inspected and were entered where there was safe and reasonable access, normally defined as being from a 3m ladder within the property.</p> <p>If this is not possible, then physical access to the roof space may be taken by other means if the Surveyor deems it safe and reasonable to do so.</p> <p>The roof is understood to have been recently re-tiled. All documentation/guarantees should be obtained and transferred with Title, if available.</p> <p>Access into the roof void is by way of a hatch within the ceiling of the hallway. This revealed a timber roof frame structure. It should be appreciated that our inspection within this area was limited to a head and shoulders inspection only and that as a result, no full inspection has taken place therein.</p> <p>Our inspection of the roof structure was further restricted due to the presence of stored items within.</p>
Rainwater fittings	<p>Visually inspected with the aid of binoculars where appropriate.</p> <p>The rainwater fittings are of PVC materials.</p>
Main walls	<p>Visually inspected with the aid of binoculars where appropriate.</p> <p>Foundations and concealed parts were not exposed or inspected.</p> <p>The main walls are assumed to be of cavity brick construction having a predominantly rendered external façade.</p>
Windows, external doors and joinery	<p>Internal and external doors were opened and closed where keys were available.</p> <p>Random windows were opened and closed where possible.</p> <p>Doors and windows were not forced open.</p> <p>The subjects are accessed by way of glazed uPVC doors. The window openings are of double glazing.</p>
External decorations	<p>Visually inspected.</p> <p>Painted/varnished finishes to external timberwork.</p>

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Conservatories / porches	Not applicable.
Communal areas	<p>Circulation areas visually inspected.</p> <p>The extent of communal boundaries pertaining to the subjects and maintenance obligations should be confirmed and clarified by reference to the Title Deeds.</p> <p>There is an assumed shared access lane to the rear of the subjects. The full implications pertaining to the subjects should be confirmed by reference to the Title Deeds.</p>
Garages and permanent outbuildings	Not applicable.
Outside areas and boundaries	<p>Visually inspected.</p> <p>The extent of outside areas and boundaries pertaining to the subjects and maintenance obligations should be confirmed and clarified by reference to the Title Deeds.</p> <p>The subjects have private grounds to front and rear elevations. External areas are of a tiered nature.</p> <p>The boundaries are formed in block/brick walling and timber fencing</p> <p>There is timber decking to the rear grounds of the subjects.</p> <p>Our inspection was of a superficial nature and no inspection below the decking was available and hence no comment can be made on the condition of the framework structure.</p>
Ceilings	<p>Visually inspected from floor level.</p> <p>The ceilings within the subjects are formed in a combination of plastered and plasterboard finishes.</p>
Internal walls	<p>Visually inspected from floor level.</p> <p>Using a moisture meter, walls were randomly tested for dampness where considered appropriate.</p> <p>The internal walls within the subjects are a combination of plastered and plasterboard finishes.</p>
Floors including sub floors	<p>Surfaces of exposed floors were visually inspected. No carpets or floor coverings were lifted.</p> <p>The floors are of assumed suspended timber construction.</p> <p>We had no access to any sub-floor areas at the time of our inspection.</p> <p>At the time of our inspection, the property was fully furnished and fitted with floor coverings throughout. Due to the presence of these floor coverings, no sight was possible of the floor structure.</p>

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Internal joinery and kitchen fittings	<p>Built-in cupboards were looked into but no stored items were moved.</p> <p>Kitchen units were visually inspected excluding appliances.</p> <p>Internal joinery incorporates timber skirtings and door facings together with internal pass doors of glazed and timber construction.</p> <p>The kitchen fittings incorporate a range of floor and wall mounted units.</p>
Chimney breasts and fireplaces	<p>Visually inspected.</p> <p>No testing of the flues or fittings was carried out.</p> <p>There is a gas fire appliance within the living room apartment. We have been verbally informed that this is no longer in use.</p>
Internal decorations	<p>Visually inspected.</p> <p>Internal decorations incorporate paper, paint and tiled finishes.</p>
Cellars	<p>Not applicable.</p>
Electricity	<p>Accessible parts of the wiring were visually inspected without removing fittings. No tests whatsoever were carried out to the system or appliances. Visual inspection does not assess any services to make sure they work properly and efficiently and meet modern standards. If any services are turned off, the surveyor will state that in the report and will not turn them on.</p> <p>Electricity is from the mains supply with the electrical switchgear located within the under-stairs area, accessed from the kitchen. The circuitry incorporates an older style consumer unit distribution system.</p>
Gas	<p>Accessible parts of the system were visually inspected without removing fittings. No tests whatsoever were carried out to the system or appliances. Visual inspection does not assess any services to make sure they work properly and efficiently and meet modern standards. If any services are turned off, the surveyor will state that in the report and will not turn them on.</p> <p>Gas is from the mains supply with the meter located externally to the front elevation.</p>
Water, plumbing, bathroom fittings	<p>Visual inspection of the accessible pipework, water tanks, cylinders and fittings without removing any insulation.</p> <p>No tests whatsoever were carried out to the system or appliances.</p> <p>Water is from the mains supply. Water piping, where visible, is run in copper and PVC.</p>

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	<p>Bathroom fittings incorporate a three-piece suite within the bathroom.</p>
<p>Heating and hot water</p>	<p>Accessible parts of the system were visually inspected apart from communal systems, which were not inspected.</p> <p>No tests whatsoever were carried out to the system or appliances.</p> <p>Domestic heating and hot water are assumed to be provided by the way of the gas fired boiler, wall mounted unit located in the kitchen apartment.</p>
<p>Drainage</p>	<p>Drainage covers etc. were not lifted.</p> <p>Neither drains nor drainage systems were tested.</p> <p>All foul and surface water drainage is presumed to be to the main public sewer. The system was not tested.</p>
<p>Fire, smoke and burglar alarms</p>	<p>Visually inspected.</p> <p>No tests whatsoever were carried out to the system or appliances.</p> <p>It is standard practice to recommend that compliant smoke, heat and carbon monoxide (CO) alarms should be commissioned and maintained in accordance with manufacturer's specification.</p>
<p>Any additional limits to inspection</p>	<p>For flats / maisonettes</p> <p>Only the subject flat and internal communal areas giving access to the flat were inspected.</p> <p>If the roof space or under-building / basement is communal, reasonable and safe access is not always possible. If no inspection was possible, this will be stated. If no inspection was possible, the surveyor will assume that there are no defects that will have a material effect on the valuation.</p> <p>The building containing the flat, including any external communal areas, was visually inspected only to the extent that the surveyor is able to give an opinion on the general condition and standard of maintenance.</p> <p>An inspection for Japanese Knotweed was not carried out. This is a plant which is subject to control regulation, is considered to be invasive and one which can render a property unsuitable for some mortgage lenders. It is therefore assumed that there is no Japanese Knotweed within the boundaries of the property or its neighbouring property. Identification of Japanese Knotweed is best undertaken by a specialist contractor. If it exists removal must be undertaken in a controlled manner by specialist contractors. This can prove to be expensive.</p> <p>Although considerable care was taken during the course of our inspection to detect defects serious in nature, we were unable to inspect those parts of the property which were covered, concealed</p>

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or inaccessible. In areas where no inspection was possible, it has been assumed that there are no defects that will have a material effect on the valuation.

As stated in the attached Terms and Conditions, the testing of service installations is out with the scope of this inspection. It is therefore not possible to confirm that all service installations comply with current regulations.

Sectional Diagram showing elements of a typical house




Reference may be made in this report to some or all of the above component parts of the property. This diagram may assist you in locating and understanding these items.


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2. Condition


This section identifies problems and tells you about the urgency of any repairs by using one of the following three categories:

Category 3	Category 2	Category 1
Urgent repairs or replacement are needed now. Failure to deal with them may cause problems to other parts of the property or cause a safety hazard. Estimates for repairs or replacement are needed now.	Repairs or replacement requiring future attention, but estimates are still advised.	No immediate action or repair is needed.

 Structural movement	
Repair category	1
Notes	Within the limitations of our inspection, there was no significant structural movement observed to the subjects.

 Dampness, rot and infestation	
Repair category	1
Notes	Within the subjects and within the limitations of our inspection, moisture meter readings revealed no evidence of any significant dampness issues. In addition, from our visual inspection of accessible areas, no significant rot or infestation was also present on the date of our inspection.

 Chimney stacks	
Repair category	1
Notes	Future maintenance should be anticipated to the chimney stack and associated flashings.

 Roofing including roof space	
Repair category	1
Notes	<p>The roof is understood to have been recently re-tiled. All documentation/guarantees should be obtained and transferred with Title, if available.</p> <p>There are newly installed 'Velux' style windows within the rear roof structure providing natural lighting to the attic space. All appropriate documentation for the installed 'Velux' style windows within the roof structure should be obtained and transferred with Title. Timbers have also been re-positioned within and it is assumed that these works are covered by certification available from the documentation provided from the re-roofing contractor.</p>

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Rainwater fittings

Repair category	1
Notes	Within the limitations of our inspection, rainwater fittings were seen to be in generally satisfactory state of repair having regard to age and type.



Main walls

Repair category	1
Notes	Given the rendered nature of the exterior façade, ongoing maintenance and repair should be anticipated.



Windows, external doors and joinery

Repair category	1
Notes	<p>The windows of the subjects are showing signs of wear and tear consistent with age and nature.</p> <p>Double glazing, can be problematic and over time the operation of the windows can be affected and opening mechanisms damaged. In addition, seals to double glazed units are prone to unexpected failure. It is therefore likely that maintenance repairs will be required as part of an on- going maintenance programme.</p>



External decorations

Repair category	1
Notes	In general terms, the external decoration of the subjects was seen to be in a satisfactory state of repair.



Conservatories/porches

Repair category	-
Notes	Not applicable.



Communal areas

Repair category	1
Notes	The extent of communal boundaries pertaining to the subjects and maintenance obligations should be confirmed and clarified by reference to the Title Deeds.

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Garages and permanent outbuildings

Repair category	-
Notes	Not applicable.



Outside areas and boundaries

Repair category	1
Notes	<p>The exact extent of outside areas and boundaries pertaining to the subject property and maintenance obligations should be confirmed and clarified by reference to the Title Deeds.</p> <p>There is an assumed shared access lane to the rear of the subjects. The full implications pertaining to the subjects should be confirmed by reference to the Title Deeds.</p> <p>Outside areas were seen to be in a satisfactory state of repair although they will require regular on-going maintenance works, especially during the growing season.</p> <p>Boundaries will require on-going maintenance and repair, given their nature and function.</p> <p>It should be appreciated that given its timber nature, ongoing maintenance will be required to the timber decking and that additionally only a superficial inspection has taken place and as a result no comment can be made upon the sub-structure elements.</p>



Ceilings

Repair category	1
Notes	The ceiling finishes were seen generally to be in satisfactory condition having regard to age and type.



Internal walls

Repair category	1
Notes	The internal wall finishes were seen generally to be in satisfactory condition having regard to age and type.



Floors including sub-floors

Repair category	1
Notes	<p>The floor finishes were seen generally to be in satisfactory condition having regard to age and type.</p> <p>No sub-floor inspection was carried out and hence we cannot comment upon its condition.</p>



Internal joinery and kitchen fittings

Repair category	1
Notes	Internal joinery and kitchen fittings were seen generally to be in satisfactory condition having regard to age and type.



Chimney breasts and fireplaces

Repair category	2
Notes	There is a gas fire appliance within the living room apartment. We have been verbally informed that this is no longer in use.



Internal decorations

Repair category	1
Notes	The subjects have been decorated to a modern, neutral standard.



Cellars

Repair category	-
Notes	Not applicable.



Electricity

Repair category	2
Notes	The electrical installation within the subjects is of an older vintage and as such, it is likely that an incoming purchaser would wish to undertake a degree of modernisation and upgrading of the electrical installation. The system, however, was not tested as per the scope of our inspection and a copy of a recent electrical testing certificate would require to be exhibited to ensure that the system is fully compliant with current regulations. Any recommendation made in regards to the installation should be undertaken.



Gas

Repair category	1
Notes	Our valuation assumes that the gas installation and appliances within the subjects comply with current Gas Safe standards.

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Water, plumbing and bathroom fittings

Repair category	1
Notes	Plumbing and sanitary fittings were seen from a visual inspection to be in serviceable condition. A plumbing contractor can advise on the plumbing system, where required.



Heating and hot water

Repair category	1
Notes	The central heating system within the subjects is of modern design. Confirmation should, however, be obtained that the system has been recently serviced by a Gas Safe registered engineer to manufacturer's specification. Documentary evidence of recent servicing ideally should be exhibited.



Drainage

Repair category	1
Notes	Within the limitations of our inspection, no major defects were evident likely to have a material effect on the market value.

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Set out below is a summary of the condition of the property which is provided for reference only. You should refer to the previous comments for detailed information.

Structural movement	1
Dampness, rot and infestation	1
Chimney stacks	1
Roofing including roof space	1
Rainwater fittings	1
Main walls	1
Windows, external doors and joinery	1
External decorations	1
Conservatories/porches	-
Communal areas	1
Garages and permanent outbuildings	-
Outside areas and boundaries	1
Ceilings	1
Internal walls	1
Floors including sub-floors	1
Internal joinery and kitchen fittings	1
Chimney breasts and fireplaces	2
Internal decorations	1
Cellars	-
Electricity	2
Gas	1
Water, plumbing and bathroom fittings	1
Heating and hot water	1
Drainage	1

Category 3

Urgent repairs or replacement are needed now. Failure to deal with them may cause problems to other parts of the property or cause a safety hazard. Estimates for repairs or replacement are needed now.

Category 2

Repairs or replacement requiring future attention, but estimates are still advised.

Category 1

No immediate action or repair is needed.

Remember

The cost of repairs may influence the amount someone is prepared to pay for the property. We recommend that relevant estimates and reports are obtained in your own name.

Warning

If left unattended, even for a relatively short period, Category 2 repairs can rapidly develop into more serious Category 3 repairs. The existence of Category 2 or Category 3 repairs may have an adverse effect on marketability, value and the sale price ultimately achieved for the property. This is particularly true during slow market conditions where the effect can be considerable.

Single Survey

3. Accessibility information

Guidance notes on accessibility information

Three steps or fewer to a main entrance door of the property:

In flatted developments the 'main entrance' would be the flat's own entrance door, not the external door to the communal stair. The 'three steps or fewer' are counted from external ground level to the flat's entrance door. Where a lift is present, the count is based on the number of steps climbed when using the lift.

Unrestricted parking within 25 metres:

For this purpose, 'Unrestricted parking' includes parking available by means of a parking permit. Restricted parking includes parking that is subject to parking restrictions, as indicated by the presence of solid yellow, red or white lines at the edge of the road or by a parking control sign, parking meters or other coin-operated machines.

1. Which floor(s) is the living accommodation on?	Ground & first
2. Are there three steps or fewer to a main entrance door of the property?	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>
3. Is there a lift to the main entrance door of the property?	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>
4. Are all door openings greater than 750mm?	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>
5. Is there a toilet on the same level as the living room and kitchen?	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>
6. Is there a toilet on the same level as a bedroom?	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>
7. Are all rooms on the same level with no internal steps or stairs?	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>
8. Is there unrestricted parking within 25 metres of an entrance door to the building?	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>

4. Valuation and conveyancer issues

This section highlights information that should be checked with a solicitor or licensed conveyancer. It also gives an opinion of market value and an estimated reinstatement cost for insurance purposes.

Matters for a solicitor or licensed conveyancer

In the course of the conveyancing process it is standard practice to obtain a Property Enquiry Certificate. As it stands, we are unaware of any adverse issues affecting the subjects although this should be confirmed by obtaining a Property Enquiry Certificate and in the event of any issues arising then these brought to our attention for consideration.

The roof is understood to have been recently re-tiled. All documentation/guarantees should be obtained and transferred with Title, if available.

There are newly installed 'Velux' style windows within the rear roof structure providing natural lighting to the attic space. All appropriate documentation for the installed 'Velux' style windows within the roof structure should be obtained and transferred with Title. Timbers have also been re-positioned within and it is assumed that these works are covered by certification available from the documentation provided from the re-roofing contractor.

Assumed Absolute Ownership.

Estimated reinstatement cost for insurance purposes

For Reinstatement Cost Assessment purposes it is recommended that the subjects be insured for a sum of not less than £130,000 (ONE HUNDRED AND THIRTY THOUSAND POUNDS STERLING).

This figure is the estimate of the cost of rebuilding the premises and bears no direct relationship to current market value.

Valuation and market comments

Having considered matters and in taking account of general observations on site, we are of the opinion that the current market value of the subjects in their present condition and with the benefit of full vacant possession may be fairly stated in the capital sum of £170,000 (ONE HUNDRED AND SEVENTY THOUSAND POUNDS STERLING).

PLEASE NOTE: The Valuer's address shown in this report is an Administration Centre only. The Valuer is locally based.

The outbreak of COVID-19, declared by the World Health Organisation as a "Global Pandemic" on the 11th March 2020, has and continues to impact many aspects of daily life and the global economy - with some real estate markets having experienced lower levels of transactional activity and liquidity. Travel restrictions have been implemented by many countries and "lockdowns" applied to varying degrees. The pandemic and the measures taken to tackle COVID-19 continue to affect economies and real estate markets globally.

Nevertheless, as at the valuation date some property markets have started to function again, with transaction volumes and other relevant evidence returning to levels where an adequate quantum of market evidence exists upon which to base opinions of value. Accordingly, and for the avoidance of doubt, our valuation is not reported as being subject to 'material valuation uncertainty' as defined by VPS 3 and VPGA 10 of the RICS Valuation - Global Standards.

For the avoidance of doubt this explanatory note has been included to ensure transparency and to provide further insight as to the market context under which the valuation opinion was prepared. In recognition of the potential for market conditions to move rapidly in response to changes in the control or future spread of COVID-19 we highlight the importance of the valuation date.

Single Survey

Signed	Security Print Code [596605 = 5086] Electronically signed
Report author	Charlie Gilmour
Company name	White Horse Surveyors Limited
Address	2 Prince Rupert House, Cavalier Court, Bumpers Farm, Chippenham, Wiltshire, SN14 6LH
Date of report	11th November 2020

Mortgage Valuation Report

Property Address

Address 8 SPEY ROAD, BEARSDEN, GLASGOW, G61 1LA
Seller's Name Mr & Mrs Hazell
Date of Inspection 10th November 2020

Property Details

Property Type House Bungalow Purpose built maisonette Converted maisonette
 Purpose built flat Converted flat Tenement flat Flat over non-residential use
 Other (specify in General Remarks)

Property Style Detached Semi detached Mid terrace End terrace
 Back to back High rise block Low rise block Other (specify in General Remarks)

Does the surveyor believe that the property was built for the public sector, e.g. local authority, military, police? Yes No

Flats/Maisonettes only Floor(s) on which located No. of floors in block Lift provided? Yes No
No. of units in block

Approximate Year of Construction

Tenure

Absolute Ownership Leasehold Ground rent £ Unexpired years

Accommodation

Number of Rooms Living room(s) Bedroom(s) Kitchen(s)
 Bathroom(s) WC(s) Other (Specify in General remarks)

Gross Floor Area (excluding garages and outbuildings) m² (Internal) m² (External)

Residential Element (greater than 40%) Yes No

Garage / Parking / Outbuildings

Single garage Double garage Parking space No garage / garage space / parking space
Available on site? Yes No

Permanent outbuildings:

There are no permanent outbuildings pertaining to the subjects.

Mortgage Valuation Report

Construction

Walls Brick Stone Concrete Timber frame Other (specify in General Remarks)
Roof Tile Slate Asphalt Felt Other (specify in General Remarks)

Special Risks

Has the property suffered structural movement? Yes No

If Yes, is this recent or progressive? Yes No

Is there evidence, history, or reason to anticipate subsidence, heave, landslip or flood in the immediate vicinity? Yes No

If Yes to any of the above, provide details in General Remarks.

Service Connections

Based on visual inspection only. If any services appear to be non-mains, please comment on the type and location of the supply in General Remarks.

Drainage Mains Private None Water Mains Private None
Electricity Mains Private None Gas Mains Private None
Central Heating Yes Partial None

Brief description of Central Heating:

Gas fired boiler to radiators.

Site

Apparent legal issues to be verified by the conveyancer. Please provide a brief description in General Remarks.

Rights of way Shared drives / access Garage or other amenities on separate site Shared service connections
 Ill-defined boundaries Agricultural land included with property Other (specify in General Remarks)

Location

Residential suburb Residential within town / city Mixed residential / commercial Mainly commercial
 Commuter village Remote village Isolated rural property Other (specify in General Remarks)

Planning Issues

Has the property been extended / converted / altered? Yes No

If Yes provide details in General Remarks.

Roads

Made up road Unmade road Partly completed new road Pedestrian access only Adopted Unadopted

Mortgage Valuation Report

General Remarks

The subjects comprise of a mid-terraced house set over two floors and are located within an established district of Glasgow, where surrounding properties are generally of similar design, use and character. All local amenities and facilities can be found within the wider geographical area and are considered to be within a relatively reasonable commuting distance.

The general condition of the subjects appears consistent with its age and type of construction.

The roof is understood to have been recently re-tiled. All documentation/guarantees should be obtained and transferred with Title, if available.

There are newly installed 'Velux' style windows within the rear roof structure providing natural lighting to the attic space. All appropriate documentation for the installed 'Velux' style windows within the roof structure should be obtained and transferred with Title. Timbers have also been re-positioned within and it is assumed that these works are covered by certification available from the documentation provided from the re-roofing contractor.

Essential Repairs

None apparent.

Estimated cost of essential repairs £

Retention recommended? Yes No

Amount £

Mortgage Valuation Report

Comment on Mortgageability

The suitability for mortgage purposes should be assessed against the individual lenders policy prior to conclusion of a sale.

PLEASE NOTE: The Valuer's address shown in this report is an Administration Centre only. The Valuer is locally based.

The outbreak of COVID-19, declared by the World Health Organisation as a "Global Pandemic" on the 11th March 2020, has and continues to impact many aspects of daily life and the global economy - with some real estate markets having experienced lower levels of transactional activity and liquidity. Travel restrictions have been implemented by many countries and "lockdowns" applied to varying degrees. The pandemic and the measures taken to tackle COVID-19 continue to affect economies and real estate markets globally.

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Valuations

Market value in present condition	£	170,000
Market value on completion of essential repairs	£	-
Insurance reinstatement value (to include the cost of total rebuilding, site clearance, professional fees, ancillary charges plus VAT)	£	130,000
Is a reinspection necessary?	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No

Buy To Let Cases

What is the reasonable range of monthly rental income for the property assuming a letting on a 6 month Short Assured Tenancy basis?	£	-
Is the property in an area where there is a steady demand for rented accommodation of this type?	<input type="checkbox"/> Yes	<input type="checkbox"/> No

Declaration

Signed	Security Print Code [596605 = 5086] Electronically signed by:-
Surveyor's name	Charlie Gilmour
Professional qualifications	MRICS
Company name	White Horse Surveyors Limited
Address	2 Prince Rupert House, Cavalier Court, Bumpers Farm, Chippenham, Wiltshire, SN14 6LH
Telephone	01249 444465
Fax	01249 655355
Report date	11th November 2020

Energy Performance Certificate (EPC)

Scotland

Dwellings

8 SPEY ROAD, BEARSDEN, GLASGOW, G61 1LA

Dwelling type: Mid-terrace house
Date of assessment: 10 November 2020
Date of certificate: 10 November 2020
Total floor area: 59 m²
Primary Energy Indicator: 395 kWh/m²/year

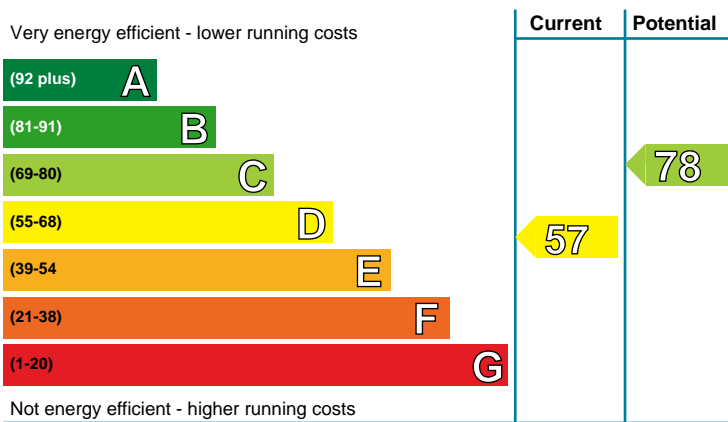
Reference number: 9508-1904-8209-5430-1200
Type of assessment: RdSAP, existing dwelling
Approved Organisation: Elmhurst
Main heating and fuel: Boiler and radiators, mains gas

You can use this document to:

- Compare current ratings of properties to see which are more energy efficient and environmentally friendly
- Find out how to save energy and money and also reduce CO₂ emissions by improving your home

Estimated energy costs for your home for 3 years*	£2,646	See your recommendations report for more information
Over 3 years you could save*	£474	

* based upon the cost of energy for heating, hot water, lighting and ventilation, calculated using standard assumptions

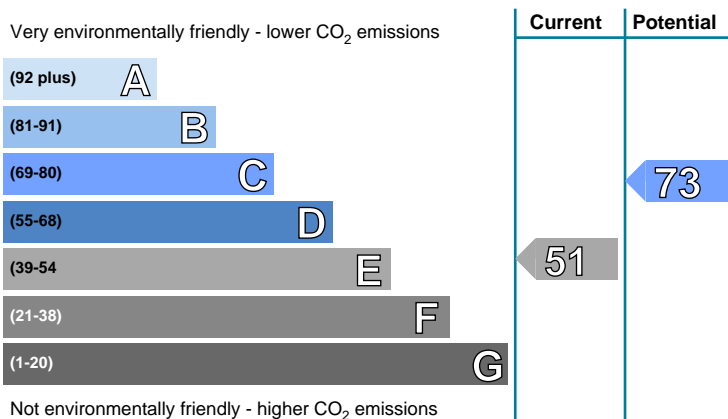


Energy Efficiency Rating

This graph shows the current efficiency of your home, taking into account both energy efficiency and fuel costs. The higher this rating, the lower your fuel bills are likely to be.

Your current rating is **band D (57)**. The average rating for EPCs in Scotland is **band D (61)**.

The potential rating shows the effect of undertaking all of the improvement measures listed within your recommendations report.



Environmental Impact (CO₂) Rating

This graph shows the effect of your home on the environment in terms of carbon dioxide (CO₂) emissions. The higher the rating, the less impact it has on the environment.

Your current rating is **band E (51)**. The average rating for EPCs in Scotland is **band D (59)**.

The potential rating shows the effect of undertaking all of the improvement measures listed within your recommendations report.

Top actions you can take to save money and make your home more efficient

Recommended measures	Indicative cost	Typical savings over 3 years
1 Cavity wall insulation	£500 - £1,500	£189.00
2 Floor insulation (suspended floor)	£800 - £1,200	£135.00
3 Heating controls (room thermostat)	£350 - £450	£78.00

A full list of recommended improvement measures for your home, together with more information on potential cost and savings and advice to help you carry out improvements can be found in your recommendations report.

To find out more about the recommended measures and other actions you could take today to stop wasting energy and money, visit greenerscotland.org or contact Home Energy Scotland on 0808 808 2282.

THIS PAGE IS THE ENERGY PERFORMANCE CERTIFICATE WHICH MUST BE AFFIXED TO THE DWELLING AND NOT BE REMOVED UNLESS IT IS REPLACED WITH AN UPDATED CERTIFICATE

Summary of the energy performance related features of this home

This table sets out the results of the survey which lists the current energy-related features of this home. Each element is assessed by the national calculation methodology; 1 star = very poor (least efficient), 2 stars = poor, 3 stars = average, 4 stars = good and 5 stars = very good (most efficient). The assessment does not take into consideration the condition of an element and how well it is working. 'Assumed' means that the insulation could not be inspected and an assumption has been made in the methodology, based on age and type of construction.

Element	Description	Energy Efficiency	Environmental
Walls	Cavity wall, as built, no insulation (assumed)	★★☆☆☆	★★☆☆☆
Roof	Pitched, limited insulation (assumed)	★☆☆☆☆	★☆☆☆☆
Floor	Suspended, no insulation (assumed)	—	—
Windows	Fully double glazed	★★★★☆	★★★★☆
Main heating	Boiler and radiators, mains gas	★★★★☆	★★★★☆
Main heating controls	Programmer, TRVs and bypass	★★★★☆	★★★★☆
Secondary heating	Room heaters, mains gas	—	—
Hot water	From main system	★★★★☆	★★★★☆
Lighting	Low energy lighting in all fixed outlets	★★★★★	★★★★★

The energy efficiency rating of your home

Your Energy Efficiency Rating is calculated using the standard UK methodology, RdSAP. This calculates energy used for heating, hot water, lighting and ventilation and then applies fuel costs to that energy use to give an overall rating for your home. The rating is given on a scale of 1 to 100. Other than the cost of fuel for electrical appliances and for cooking, a building with a rating of 100 would cost almost nothing to run.

As we all use our homes in different ways, the energy rating is calculated using standard occupancy assumptions which may be different from the way you use it. The rating also uses national weather information to allow comparison between buildings in different parts of Scotland. However, to make information more relevant to your home, local weather data is used to calculate your energy use, CO₂ emissions, running costs and the savings possible from making improvements.


The impact of your home on the environment

One of the biggest contributors to global warming is carbon dioxide. The energy we use for heating, lighting and power in our homes produces over a quarter of the UK's carbon dioxide emissions. Different fuels produce different amounts of carbon dioxide for every kilowatt hour (kWh) of energy used. The Environmental Impact Rating of your home is calculated by applying these 'carbon factors' for the fuels you use to your overall energy use.

The calculated emissions for your home are 70 kg CO₂/m²/yr.

The average Scottish household produces about 6 tonnes of carbon dioxide every year. Based on this assessment, heating and lighting this home currently produces approximately 4.1 tonnes of carbon dioxide every year. Adopting recommendations in this report can reduce emissions and protect the environment. If you were to install all of these recommendations this could reduce emissions by 1.7 tonnes per year. You could reduce emissions even more by switching to renewable energy sources.











Estimated energy costs for this home

	Current energy costs	Potential energy costs	Potential future savings
Heating	£2,271 over 3 years	£1,869 over 3 years	
Hot water	£225 over 3 years	£153 over 3 years	
Lighting	£150 over 3 years	£150 over 3 years	
Totals	£2,646	£2,172	

These figures show how much the average household would spend in this property for heating, lighting and hot water. This excludes energy use for running appliances such as TVs, computers and cookers, and the benefits of any electricity generated by this home (for example, from photovoltaic panels). The potential savings in energy costs show the effect of undertaking all of the recommended measures listed below.

Recommendations for improvement

The measures below will improve the energy and environmental performance of this dwelling. The performance ratings after improvements listed below are cumulative; that is, they assume the improvements have been installed in the order that they appear in the table. Further information about the recommended measures and other simple actions to take today to save money is available from the Home Energy Scotland hotline which can be contacted on 0808 808 2282. Before carrying out work, make sure that the appropriate permissions are obtained, where necessary. This may include permission from a landlord (if you are a tenant) or the need to get a Building Warrant for certain types of work.

Recommended measures	Indicative cost	Typical saving per year	Rating after improvement	
			Energy	Environment
1 Cavity wall insulation	£500 - £1,500	£63		
2 Floor insulation (suspended floor)	£800 - £1,200	£45		
3 Upgrade heating controls	£350 - £450	£26		
4 Solar water heating	£4,000 - £6,000	£24		
5 Solar photovoltaic panels, 2.5 kWp	£3,500 - £5,500	£304		

Alternative measures

There are alternative improvement measures which you could also consider for your home. It would be advisable to seek further advice and illustration of the benefits and costs of such measures.

- External insulation with cavity wall insulation

Choosing the right improvement package

For free and impartial advice on choosing suitable measures for your property, contact the Home Energy Scotland hotline on 0808 808 2282 or go to www.greenerscotland.org.

About the recommended measures to improve your home's performance rating

This section offers additional information and advice on the recommended improvement measures for your home

1 Cavity wall insulation

Cavity wall insulation, to fill the gap between the inner and outer layers of external walls with an insulating material, reduces heat loss; this will improve levels of comfort, reduce energy use and lower fuel bills. The insulation material is pumped into the gap through small holes that are drilled into the outer walls, and the holes are made good afterwards. As specialist machinery is used to fill the cavity, a professional installation company should carry out this work, and they should carry out a thorough survey before commencing work to ensure that this type of insulation is suitable for this home and its exposure. They should also provide a guarantee for the work and handle any building standards issues. Further information about cavity wall insulation and details of local installers can be obtained from the National Insulation Association (www.nationalinsulationassociation.org.uk).

2 Floor insulation (suspended floor)

Insulation of a floor will significantly reduce heat loss; this will improve levels of comfort, reduce energy use and lower fuel bills. Suspended floors can often be insulated from below but must have adequate ventilation to prevent dampness; seek advice about this if unsure. Further information about floor insulation is available from many sources including www.energysavingtrust.org.uk/scotland/Insulation/Floor-insulation. Building regulations generally apply to this work so it is best to check with your local authority building standards department.

3 Heating controls (room thermostat)

The heating system should have a room thermostat to enable the boiler to switch off when no heat is required. A competent heating engineer should be asked to do this work. Insist that the thermostat switches off the boiler as well as the pump and that the thermostatic radiator valve is removed from any radiator in the same room as the thermostat. Building regulations generally apply to this work and a building warrant may be required, so it is best to check with your local authority building standards department and seek advice from a qualified heating engineer.

4 Solar water heating

A solar water heating panel, usually fixed to the roof, uses the sun to pre-heat the hot water supply. This can significantly reduce the demand on the heating system to provide hot water and hence save fuel and money. Planning permission might be required, building regulations generally apply to this work and a building warrant may be required, so it is best to check these with your local authority. You could be eligible for Renewable Heat Incentive payments which could appreciably increase the savings beyond those shown on your EPC, provided that both the product and the installer are certified by the Microgeneration Certification Scheme (or equivalent). Details of local MCS installers are available at www.microgenerationcertification.org.

5 Solar photovoltaic (PV) panels

A solar PV system is one which converts light directly into electricity via panels placed on the roof with no waste and no emissions. This electricity is used throughout the home in the same way as the electricity purchased from an energy supplier. Planning permission might be required, building regulations generally apply to this work and a building warrant may be required, so it is best to check with your local authority. The assessment does not include the effect of any Feed-in Tariff which could appreciably increase the savings that are shown on this EPC for solar photovoltaic panels, provided that both the product and the installer are certified by the Microgeneration Certification Scheme (or equivalent). Details of local MCS installers are available at www.microgenerationcertification.org.

Low and zero carbon energy sources

Low and zero carbon (LZC) energy sources are sources of energy that release either very little or no carbon dioxide into the atmosphere when they are used. Installing these sources may help reduce energy bills as well as cutting carbon.

LZC energy sources present: There are none provided for this home

Your home's heat demand

You could receive Renewable Heat Incentive (RHI) payments and help reduce carbon emissions by replacing your existing heating system with one that generates renewable heat and, where appropriate, having your loft insulated and cavity walls filled. The estimated energy required for space and water heating will form the basis of the payments. For more information go to www.energysavingtrust.org.uk/scotland/rhi.

Heat demand	Existing dwelling	Impact of loft insulation	Impact of cavity wall insulation	Impact of solid wall insulation
Space heating (kWh per year)	10,268	(1,741)	(1,084)	N/A
Water heating (kWh per year)	1,696			

Addendum

This dwelling may be exposed to wind driven rain and so requires further investigation to determine which type of cavity wall insulation is best suited.

About this document

This Recommendations Report and the accompanying Energy Performance Certificate are valid for a maximum of ten years. These documents cease to be valid where superseded by a more recent assessment of the same building carried out by a member of an Approved Organisation.

The Energy Performance Certificate and this Recommendations Report for this building were produced following an energy assessment undertaken by an assessor accredited by Elmhurst (www.elmhurstenergy.co.uk), an Approved Organisation Appointed by Scottish Ministers. The certificate has been produced under the Energy Performance of Buildings (Scotland) Regulations 2008 from data lodged to the Scottish EPC register. You can verify the validity of this document by visiting www.scottishepcregister.org.uk and entering the report reference number (RRN) printed at the top of this page.

Assessor's name:	Mr. Charles Gilmour
Assessor membership number:	EES/019377
Company name/trading name:	White Horse Surveyors Limited
Address:	2 Prince Rupert House Cavalier Court Bumpers Farm Wiltshire Chippenham SN14 6LH
Phone number:	07880 646 368
Email address:	charliegilmour@whitehorsesurveyors.co.uk
Related party disclosure:	No related party

If you have any concerns regarding the content of this report or the service provided by your assessor you should in the first instance raise these matters with your assessor and with the Approved Organisation to which they belong. All Approved Organisations are required to publish their complaints and disciplinary procedures and details can be found online at the web address given above.

Use of this energy performance information

Once lodged by your EPC assessor, this Energy Performance Certificate and Recommendations Report are available to view online at www.scottishepcregister.org.uk, with the facility to search for any single record by entering the property address. This gives everyone access to any current, valid EPC except where a property has a Green Deal Plan, in which case the report reference number (RRN) must first be provided. The energy performance data in these documents, together with other building information gathered during the assessment is held on the Scottish EPC Register and is available to authorised recipients, including organisations delivering energy efficiency and carbon reduction initiatives on behalf of the Scottish and UK governments. A range of data from all assessments undertaken in Scotland is also published periodically by the Scottish Government. Further information on these matters and on Energy Performance Certificates in general, can be found at www.gov.scot/epc.

Advice and support to improve this property

There is support available, which could help you carry out some of the improvements recommended for this property on page 3 and stop wasting energy and money. For more information, visit [greener-scotland.org](https://www.greener-scotland.org) or contact Home Energy Scotland on 0808 808 2282.

Home Energy Scotland's independent and expert advisors can offer free and impartial advice on all aspects of energy efficiency, renewable energy and more.

HOMEENERGYSCOTLAND.ORG
0808 808 2282
FUNDED BY THE SCOTTISH GOVERNMENT



property questionnaire

Property address 8 SPEY ROAD, BEARSDEN, G61 1LA	
--	--

Seller(s)	ANDREW HAZELL & LYDIA HAZELL
-----------	------------------------------

Completion date of property questionnaire	07/11/2020
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property questionnaire

Note for sellers

- Please complete this form carefully. It is important that your answers are correct.
- The information in your answers will help ensure that the sale of your house goes smoothly. Please answer each question with as much detailed information as you can.
- If anything changes after you fill in this questionnaire but before the date of entry for the sale of your house, tell your solicitor or estate agent immediately.

Information to be given to prospective buyer(s)

1.	Length of ownership
	How long have you owned the property? 1 YEAR 6 MONTHS
2.	Council tax
	Which Council Tax band is your property in? (Please tick one) <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C <input checked="" type="checkbox"/> D <input type="checkbox"/> E <input type="checkbox"/> F <input type="checkbox"/> G <input type="checkbox"/> H
3.	Parking
	What are the arrangements for parking at your property? (Please tick all that apply) <ul style="list-style-type: none">• Garage <input type="checkbox"/>• Allocated parking space <input type="checkbox"/>• Driveway <input type="checkbox"/>• Shared parking <input type="checkbox"/>• On street <input checked="" type="checkbox"/>• Resident permit <input type="checkbox"/>• Metered parking <input type="checkbox"/>• Other (please specify):
4.	Conservation area
	Is your property in a designated Conservation Area (that is an area of special architectural or historical interest, the character or appearance of which it is desirable to preserve or enhance)? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No <input type="checkbox"/> Don't know

property questionnaire

5.	Listed buildings	
	Is your property a Listed Building, or contained within one (that is a building recognised and approved as being of special architectural or historical interest)?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
6.	Alterations/additions/extensions	
a.	<p>(i) During your time in the property, have you carried out any structural alterations, additions or extensions (for example, provision of an extra bath/shower room, toilet, or bedroom)?</p> <p><u>If you have answered yes</u>, please describe below the changes which you have made:</p>	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
	<p>(ii) Did you obtain planning permission, building warrant, completion certificate and other consents for this work?</p> <p>If you have answered yes, the relevant documents will be needed by the purchaser and you should give them to your solicitor as soon as possible for checking.</p> <p>If you do not have the documents yourself, please note below who has these documents and your solicitor or estate agent will arrange to obtain them:</p>	<input type="checkbox"/> Yes <input type="checkbox"/> No
b.	<p>Have you had replacement windows, doors, patio doors or double glazing installed in your property?</p> <p><u>If you have answered yes</u>, please answer the three questions below:</p>	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
	<p>(i) Were the replacements the same shape and type as the ones you replaced?</p>	<input type="checkbox"/> Yes <input type="checkbox"/> No
	<p>(ii) Did this work involve any changes to the window or door openings?</p>	<input type="checkbox"/> Yes <input type="checkbox"/> No
	<p>(iii) Please describe the changes made to the windows doors, or patio doors (with approximate dates when the work was completed):</p> <p>Please give any guarantees which you received for this work to your solicitor or estate agent.</p>	

property questionnaire

7.	Central heating	
a.	<p>Is there a central heating system in your property? (Note: a partial central heating system is one which does not heat all the main rooms of the property — the main living room, the bedroom(s), the hall and the bathroom). <u>If you have answered yes or partial</u> – what kind of central heating is there? GAS COMBINATION BOILER. 2 YEARS OLD. (Examples: gas-fired, solid fuel, electric storage heating, gas warm air).</p> <p><u>If you have answered yes</u>, please answer the three questions below:</p>	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Partial
	<p>(i) When was your central heating system or partial central heating system installed? JUNE 2018 - INFORMATION PROVIDED BY PREVIOUS OWNERS.</p>	
	<p>(ii) Do you have a maintenance contract for the central heating system? If you have answered yes, please give details of the company with which you have a maintenance contract: NO CONTRACT FOR CENTRAL HEATING BUT IT WAS CHECKED BY A GAS ENGINEER IN MAY 2019 AND APPROVED.</p>	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
	<p>(iii) When was your maintenance agreement last renewed? (Please provide the month and year).</p>	
8.	Energy Performance Certificate	
	<p>Does your property have an Energy Performance Certificate which is less than 10 years old?</p>	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
9.	Issues that may have affected your property	
a.	<p>Has there been any storm, flood, fire or other structural damage to your property while you have owned it? <u>If you have answered yes</u>, is the damage the subject of any outstanding insurance claim?</p>	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No
b.	<p>Are you aware of the existence of asbestos in your property?</p>	<input type="checkbox"/> Yes

property questionnaire

	<u>If you have answered yes</u> , please give details:	<input checked="" type="checkbox"/> No
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property questionnaire

10.	Services																									
<p>a. Please tick which services are connected to your property and give details of the supplier:</p>																										
	<table border="1"> <thead> <tr> <th>Services</th> <th>Connected</th> <th>Supplier</th> </tr> </thead> <tbody> <tr> <td>Gas or liquid petroleum gas</td> <td></td> <td>OVO</td> </tr> <tr> <td>Water mains or private water supply</td> <td></td> <td>SCOTTISH WATER</td> </tr> <tr> <td>Electricity</td> <td></td> <td>OVO</td> </tr> <tr> <td>Mains drainage</td> <td></td> <td>SCOTTISH WATER</td> </tr> <tr> <td>Telephone</td> <td></td> <td>VIRGIN MEDIA</td> </tr> <tr> <td>Cable TV or satellite</td> <td></td> <td>VIRGIN MEDIA</td> </tr> <tr> <td>Broadband</td> <td></td> <td>VIRGIN MEDIA</td> </tr> </tbody> </table>	Services	Connected	Supplier	Gas or liquid petroleum gas		OVO	Water mains or private water supply		SCOTTISH WATER	Electricity		OVO	Mains drainage		SCOTTISH WATER	Telephone		VIRGIN MEDIA	Cable TV or satellite		VIRGIN MEDIA	Broadband		VIRGIN MEDIA	
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b.	<p>Is there a septic tank system at your property?</p> <p><u>If you have answered yes</u>, please answer the two questions below:</p>	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No																								
	<p>(i) Do you have appropriate consents for the discharge from your septic tank?</p>	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Don't Know																								
	<p>(ii) Do you have a maintenance contract for your septic tank?</p> <p><u>If you have answered yes</u>, please give details of the company with which you have a maintenance contract:</p>	<input type="checkbox"/> Yes <input type="checkbox"/> No																								

property questionnaire

11.	Responsibilities for shared or common areas	
a.	<p>Are you aware of any responsibility to contribute to the cost of anything used jointly, such as the repair of a shared drive, private road, boundary, or garden area?</p> <p><u>If you have answered yes</u>, please give details:</p>	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No <input type="checkbox"/> Don't Know
b.	<p>Is there a responsibility to contribute to repair and maintenance of the roof, common stairwell or other common areas?</p> <p><u>If you have answered yes</u>, please give details:</p>	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No <input type="checkbox"/> Not applicable
c.	<p>Has there been any major repair or replacement of any part of the roof during the time you have owned the property?</p>	<input type="checkbox"/> Yes <input type="checkbox"/> No
d.	<p>Do you have the right to walk over any of your neighbours' property — for example to put out your rubbish bin or to maintain your boundaries?</p> <p><u>If you have answered yes</u>, please give details:</p>	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
e.	<p>As far as you are aware, do any of your neighbours have the right to walk over your property, for example to put out their rubbish bin or to maintain their boundaries?</p> <p><u>If you have answered yes</u>, please give details:</p>	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
f.	<p>As far as you are aware, is there a public right of way across any part of your property? (public right of way is a way over which the public has a right to pass, whether or not the land is privately-owned.)</p> <p><u>If you have answered yes</u>, please give details:</p>	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
12.	Charges associated with your property	
a.	<p>Is there a factor or property manager for your property?</p> <p><u>If you have answered yes</u>, please provide the name and address, and give details of any deposit held and approximate charges:</p>	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No

property questionnaire

<p>b.</p>	<p>Is there a common buildings insurance policy?</p> <p>If you have answered yes, is the cost of the insurance included in your monthly/annual factor's charges?</p>	<p><input type="checkbox"/> Yes <input checked="" type="checkbox"/> No <input type="checkbox"/> Don't Know</p> <p><input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Don't Know</p>
<p>c.</p>	<p>Please give details of any other charges you have to pay on a regular basis for the upkeep of common areas or repair works, for example to a residents' association, or maintenance or stair fund.</p>	
<p>13. Specialist works</p>		
<p>a.</p>	<p>As far as you are aware, has treatment of dry rot, wet rot, damp or any other specialist work ever been carried out to your property?</p> <p><u>If you have answered yes</u>, please say what the repairs were for, whether you carried out the repairs (and when) or if they were done before you bought the property.</p>	<p><input type="checkbox"/> Yes <input checked="" type="checkbox"/> No</p>
<p>b.</p>	<p>As far as you are aware, has any preventative work for dry rot, wet rot, or damp ever been carried out to your property?</p> <p><u>If you have answered yes</u>, please give details:</p>	<p><input type="checkbox"/> Yes <input checked="" type="checkbox"/> No</p>
<p>c.</p>	<p><u>If you have answered yes</u> to 13(a) or (b), do you have any guarantees relating to this work?</p> <p><u>If you have answered yes</u>, these guarantees will be needed by the purchaser and should be given to your solicitor as soon as possible for checking. If you do not have them yourself <u>please write below who has these documents</u> and your solicitor or estate agent will arrange for them to be obtained. You will also need to provide a description of the work carried out. This may be shown in the original estimate.</p> <p>Guarantees are held by:</p>	<p><input type="checkbox"/> Yes <input type="checkbox"/> No</p>

property questionnaire

14. Guarantees						
a.						
		No	Yes	Don't know	With title deeds	Lost
(i)	Electrical work	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(ii)	Roofing	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(iii)	Central heating	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(iv)	National House Building Council (NHBC)	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(v)	Damp course	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(vi)	Any other work or installations? (for example, cavity wall insulation, underpinning, indemnity policy)	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b. <u>If you have answered 'yes' or 'with title deeds'</u> , please give details of the work or installations to which the guarantee(s) relate(s): ENTIRE NEW ROOF INSTALLED FEBRUARY 2020 - LIFETIME GUARNATEE WILL BE PROVIDED TO NEW OWNERS.						
c. Are there any outstanding claims under any of the guarantees listed above? <u>If you have answered yes</u> , please give details:					<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
15. Boundaries						
So far as you are aware, has any boundary of your property been moved in the last 10 years? If you have answered yes, please give details:					<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No <input type="checkbox"/> Don't know	

property questionnaire

16.	Notices that affect your property	
In the past three years have you ever received a notice:		
a.	advising that the owner of a neighbouring property has made a planning application?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
b.	that affects your property in some other way?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
c.	that requires you to do any maintenance, repairs or improvements to your property?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
<u>If you have answered yes to any of a-c above</u> , please give the notices to your solicitor or estate agent, including any notices which arrive at any time before the date of entry of the purchaser of your property.		

Declaration by the seller(s)/or other authorised body or person(s)

I/We confirm that the information in this form is true and correct to the best of my/our knowledge and belief.

Signature(s):

LYDIA HAZELL
ANDREW HAZELL

Date: 07/11/20